

Information to identify the case:

Debtor 1	<u>Brian K. Hilliard</u>	Social Security number or ITIN	xxx-xx-3624
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Pamela S. Hilliard</u>	Social Security number or ITIN	xxx-xx-8207
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21066-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian K. Hilliard

Pamela S. Hilliard

5/13/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian K. Hilliard
Pamela S. Hilliard
Debtors

Case No. 20-21066-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian K. Hilliard, Pamela S. Hilliard, 515 East 1st Avenue, Tarentum, PA 15084-1908
15221221	+ Allegheny Valley Hospital, 1301 Carlisle Street, Natrona Heights, PA 15065-1152
15221225	+ Dynamic Recovery Solutions, 135 Interstate Blvd., Greenville, SC 29615-5720
15221226	+ Eureka Ambulance Services, 304 E. 3rd Avenue, Tarentum, PA 15084-1806
15221231	+ Pittsburgh Cardiology Associates, 490 E. North Avenue, Pittsburgh, PA 15212-4740
15221234	+ Tru Green, 3812 William Flynn Hwy, Bldg. # 9, Allison Park, PA 15101-3660

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2022 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2022 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 14 2022 03:43:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	May 14 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	May 13 2022 23:45:00	The Bank of New York Mellon, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15249148	EDI: GMACFS.COM	May 14 2022 03:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15221222	+ EDI: GMACFS.COM	May 14 2022 03:43:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
15221223	+ EDI: COMCASTCBLCENT	May 14 2022 03:43:00	Comcast/Xfinity, 219 Summit Park Dr.,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 13, 2022

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			Pittsburgh, PA 15275-1203
15221224	+ EDI: CBS7AVE	May 14 2022 03:43:00	Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
15232755	+ EDI: CBS7AVE	May 14 2022 03:43:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15221225	^ MEBN	May 13 2022 23:42:16	Dynamic Recovery Solutions, 135 Interstate Blvd., Greenville, SC 29615-5720
15234810	EDI: JEFFERSONCAP.COM	May 14 2022 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15232753	+ EDI: CBSMASON	May 14 2022 03:43:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15221227	+ EDI: CBSMASON	May 14 2022 03:43:00	K. Jordan, 913 1st Avenue, Chippewa Falls, WI 54729-1402
15225100	Email/PDF: resurgentbknofications@resurgent.com	May 13 2022 23:58:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15221228	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2022 23:45:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
15243984	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2022 23:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15221229	+ EDI: CBS7AVE	May 14 2022 03:43:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15232754	+ EDI: CBS7AVE	May 14 2022 03:43:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15221230	+ Email/Text: nsm_bk_notices@mrcooper.com	May 13 2022 23:45:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15221232	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2022 23:45:00	PNC, 3232 Newmark Drive, Miamisburg, OH 45342
15221713	+ EDI: RMSC.COM	May 14 2022 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15221233	+ EDI: RMSC.COM	May 14 2022 03:43:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
15243403	+ Email/Text: nsm_bk_notices@mrcooper.com	May 13 2022 23:45:00	THE BANK OF NEW YORK MELLON, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Financial
cr		The Bank of New York Mellon f/k/a The Bank of New
15221220	##+	Allegheny Health Network, 30 Isabella Street, Suite 300, Pittsburgh, PA 15212-5862

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 13, 2022

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2004-D alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2004-D bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor The Bank of New York Mellon cwohlab@raslg.com
Jillian Nolan Snider	on behalf of Creditor Ally Financial jsnider@fbtlaw.com agilbert@fbtlaw.com,agilbert@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2004-D mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Samuel M. DiFatta	on behalf of Debtor Brian K. Hilliard difatta1015@comcast.net richard.gainey@comcast.net;difattasr89351@notify.bestcase.com
Samuel M. DiFatta	on behalf of Joint Debtor Pamela S. Hilliard difatta1015@comcast.net richard.gainey@comcast.net;difattasr89351@notify.bestcase.com
Sindi Mncina	on behalf of Creditor The Bank of New York Mellon smncina@rascrane.com

TOTAL: 11